

**REMARKS**

The Office Action dated August 26, 2005, has been received and carefully considered. In this response, claim 34 has been added. Entry of the addition of claim 34 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

I. THE OBJECTION TO THE DRAWINGS

On page 2 of the Office Action, the drawings were objected to because of various informalities.

Applicant submits herewith replacement drawings that cure the various informalities.

In view of the foregoing, it is respectfully requested that the aforementioned objection to the drawings be withdrawn.

II. THE OBVIOUSNESS REJECTION OF CLAIMS 1-33

On page 2 of the Office Action, claims 1-33 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Applicant's Admitted Prior Art (AAPA) in view of Loofbourrow (U.S. Patent No. 6,505,183). This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there

must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Regarding claims 1, 12 and 23, the Examiner asserts that they merely recite what is being done by AAPA at paragraph 0004. In particular, the Examiner asserts that AAPA teaches that the method is done with the support of a computerized database at paragraphs 0003 and 0004, but that AAPA does not specifically show presenting an interactive display of the received representative appointment information and allowing interactive access via the Internet to the displayed and presented received representation information. The Examiner alleges, however, that it is well known in the art as shown by Loofbourrow to access human resource knowledge via the Internet (see Abstract, Figure 1). The Examiner further alleges that it would have been obvious to one of ordinary skill in the art to include the claimed interface while implementing the method of AAPA in order

to allow ready access to information using the convenience of the Internet as taught by Loofbourrow.

Applicant agrees with the Examiner that AAPA does not teach or suggest providing one or more instructions for presenting an interactive display of the received representative appointment information; and providing an interface means to allow access to the displayed and presented received representative appointment information. However, Applicant respectfully submits that the AAPA also does not teach or suggest numerous other recitations of the pending independent claims. In particular, Applicant respectfully submits that the AAPA does not teach or suggest the following recitations of claim 1:<sup>1</sup>

providing one or more instructions for receiving the representative appointment information;

providing one or more instructions for analyzing and sorting the received representative appointment information;

providing one or more instructions for saving the received representative appointment information.

Applicant respectfully submits that -- as evidenced by paragraphs 0003 and 0004 of the specification -- the AAPA merely discloses a general overview of existing systems, not the

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<sup>1</sup> Independent claims 12 and 23 recite similar language.

specific features and functionality recited in the pending claims:

Generally, an appointment is a legal authorization which allows a representative to act on behalf of an appointing insurance company and to enter into specific agreements with policy holders on its behalf. Generally, each representative is appointed for a given time, within a given state, with the authority to sell a particular set of products. To assist in tracking each of their financial representatives, appointing companies generally assign a writing code or other identifying number to each representative. Commonly, a single appointed representative can be responsible for creating millions of dollars in financial obligations for an appointing insurance company. Accordingly, it is very important for both insurance companies and their representatives to be able to accurately track and manage appointment information.

Presently, insurance companies track representatives and their appointment status by maintaining and updating a set of paper files with the support of a computerized database system. Generally, direct access to information on this system is limited to appointment administrators directly responsible for updating and maintaining these records. When updates are required, generally the responsible appointment administrators make all of the necessary changes manually and then generate a letter or a phone call to the affected representative confirming the change. When the representative wishes to make a change, the representative is responsible for calling or writing the insurance company to effect the change and the company, through its appointment administrators, then updates its files accordingly.

See Pages 1-2, ¶s 0003 and 0004.

As is evident from the above excerpts, Applicant respectfully submits that AAPA does not teach or suggest any feature or functionality comprising instructions for: (1)

receiving the representative appointment information; (2) analyzing and sorting the received representative appointment information; or (3) saving the received representative appointment information.

Further, Applicant respectfully submits that Loofbourrow does not make up for AAPA's failure to disclose the above recitations of the claimed systems and methods. Moreover, Applicant respectfully submits that the alleged motivation would not lead one of ordinary skill in the art to combine AAPA and Loofbourrow to achieve the claimed systems and methods. In particular, neither AAPA nor Loofbourrow -- alone or in combination -- teaches or suggests a need for the features offered by other. Therefore, Applicant respectfully submits that one of ordinary skill in the art would not have been motivated to combine the teachings of AAPA and Loofbourrow to achieve the claimed systems and methods. Accordingly, Applicant respectfully submits that independent claims 1, 12 and 23 are allowable over the cited references.

Claims 2-11, 13-22 and 24-33 are dependent upon independent claim 1, 12 or 23. Thus, since independent claim 1, 12 and 23 should be allowable as discussed above, claims 2-11, 13-22 and 24-33 should also be allowable at least by virtue of their dependency on independent claim 1, 12 or 23. Moreover, these claims recite additional features which are not claimed,

disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 34 recites wherein the one or more instructions for : (1) receiving the representative appointment information, (2) analyzing and sorting the received representative appointment information, and (3) saving the received representative appointment information are provided by a user to an application server having a processor module. Applicant respectfully submits that none of the cited references teach or suggest any feature or functionality wherein the one or more instructions for : (1) receiving the representative appointment information, (2) analyzing and sorting the received representative appointment information, and (3) saving the received representative appointment information are provided by a user to an application server having a processor module.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-33 be withdrawn.

### III. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by

telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

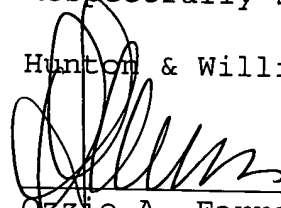
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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APPENDIX B